

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Previously Presented) A method for effecting payment for at least one item offered for auction sale by a seller via an electronic auction web site and won by a winning bidder, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising:

receiving informational data from the plurality of users via at least one web page by an operator of the electronic auction web site;

creating a plurality of payment accounts configured for storing funds therein and corresponding to the plurality of users of the electronic auction web site using the informational data received via the at least one web page, wherein funds stored within the plurality of payment accounts can be used by said plurality of users for effecting payment for network transactions associated with said electronic auction web site;

linking said plurality of payment accounts to at least one computing device of the electronic auction system;

displaying a link on the electronic auction web site for providing said plurality of users which includes the winning bidder access to their respective payment accounts for viewing the amount of funds stored therein;

determining the conclusion of the auction sale by the electronic auction system;

interacting with said winning bidder by the electronic auction system by performing the steps of:

sending an e-mail by the electronic auction system to the winning bidder;

receiving, via one of the electronic auction web site and the e-mail, at least one input from the winning bidder indicating an initiation to effect payment to the seller; providing a payment page to the winning bidder after receiving the at least one input from the winning bidder, said payment page displaying the amount of funds to be deducted from a payment account of the plurality of payment accounts corresponding to the winning bidder; and receiving, via the payment page, authorization from the winning bidder to proceed with effecting payment to the seller; deducting funds from the payment account storing funds therein and corresponding to the winning bidder; and using at least a portion of the deducted funds to effect payment to at least the seller, wherein the method for effecting payment does not provide for any interaction between the winning bidder and the seller.

2. (Previously Presented) The method according to Claim 1, further comprising using at least another portion of the deducted funds to effect payment to the operator of the electronic auction web site.

Claims 3-11. (Cancelled)

12. (Previously Presented) A method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising:

receiving informational data from the plurality of users via at least one web page by an operator of the electronic auction web site;

creating a plurality of payment accounts configured for storing funds therein and corresponding to the plurality of users of the electronic auction web site using the informational data received via the at least one web page, wherein funds stored within the plurality of payment accounts can be used by said plurality of users for effecting payment for network transactions associated with said electronic auction web site;

linking said plurality of payment accounts to at least one computing device of the electronic auction system;

displaying a link on the electronic auction web site for providing said plurality of users which includes the buyer access to their respective payment accounts for viewing the amount of funds stored therein;

determining the conclusion of the auction sale by the electronic auction system;

interacting with said buyer by the electronic auction system by performing the steps of:

sending an e-mail by the electronic auction system to the buyer of the at least one item;

receiving, via one of the electronic auction web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment to the seller;

providing a payment page to the buyer after receiving the at least one input from

the buyer; and

receiving, via the payment page, authorization from the buyer to effect payment to the seller of the at least one item; and

effecting payment to at least the seller of the at least one item by transferring funds to one of the plurality of payment accounts corresponding to the seller.

Claims 13-15. (Cancelled)

16. (Currently Amended) A method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising:

maintaining a payment account configured for storing funds therein and corresponding to the seller, said payment account being created by receiving informational data by an operator of the electronic auction web site transmitted from the seller via at least one web page;

receiving, via one of the electronic auction web site and an e-mail transmitted by the electronic auction system, at least one input from the buyer indicating an initiation to effect payment; and

effecting payment to the seller after receiving the at least one input by deducting funds from a payment account storing funds therein and corresponding to the buyer and transferring at least a portion of the deducted funds to the payment account corresponding to the seller, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller.

17. (Currently Amended) The method according to Claim 16, wherein the step of effecting payment comprises:

~~deducting funds from a payment account storing funds therein and corresponding to the buyer; and~~

~~transferring at least a portion of the deducted funds to at least one account corresponding to an operator of the electronic auction web site.~~

Claims 18-26. (Cancelled)

27. (Previously Presented) A method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising:

maintaining a plurality of payment accounts configured for storing funds therein and each capable of being used for effecting payment for network transactions associated with said electronic auction web site, one of the plurality of payment accounts corresponds to the buyer and is accessible by the buyer via the electronic auction web site for transmitting information to an operator of the electronic auction web site for changing at least one payment source used for funding said payment account and for authorizing the loaning of funds to said buyer, wherein the loaning of funds to the buyer does not include charging a credit card associated with the buyer;

receiving at least one input from the buyer to initiate a payment method; and

initiating the payment method, wherein the payment method is at least one of deducting funds from the payment account storing funds therein and corresponding to the buyer and loaning

funds to the buyer for effecting payment, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller.

**Claims 28-31. (Cancelled)**

32. (Previously Presented) The method according to Claim 1, wherein the e-mail includes a link to an electronic auction payment system, wherein the step of receiving at least one input from the buyer comprises the step of receiving an indication via the link to connect the buyer to the electronic auction payment system, wherein the electronic auction payment system is in electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection, and wherein the step of sending the e-mail by the electronic auction system to the buyer is performed automatically without receiving any input from the seller or the buyer after a determination is made by the electronic auction system as to the identity of the buyer.

**Claims 33-39. (Cancelled)**

40. (Previously Presented) The method according to Claim 73, wherein the incentive offer is selected from the group consisting of adding a predetermined amount of funds to the payment account corresponding to the buyer, adding a predetermined amount of funds to a payment account corresponding to the seller, paying shipping charges for the at least one item, offering at least one of the buyer and the seller at least one chance of winning a prize drawing, and automatically entering at least one of the buyer and the seller in a periodic sweepstakes.

41. (Previously Presented) The method according to Claim 1, further comprising:  
investing the funds within the at least one payment account corresponding to the buyer;  
and  
transferring at least a portion of funds earned by investing to the payment account  
corresponding to the buyer.

Claims 42-43. (Cancelled)

44. (Previously Presented) The method according to Claim 16, further comprising  
automatically sending the e-mail by the electronic auction system to the buyer without receiving  
any input from the seller or the buyer after a determination is made by the electronic auction  
system as to identity of the buyer, wherein the e-mail includes a link to an electronic auction  
payment system, wherein the step of receiving at least one input from the buyer comprises the  
step of receiving an indication via the link to connect the buyer to the electronic auction payment  
system, and wherein the electronic auction payment system is in electronic operative  
communication with the electronic auction system via at least one of an Internet and a non-  
Internet connection.

Claims 45-46. (Cancelled)

47. (Previously Presented) A method for effecting payment for at least one item offered for sale via an electronic commerce web site by a seller and purchased by a buyer, where the electronic commerce web site is accessible by a plurality of users for listing items for sale and purchasing listed items, the electronic commerce web site being maintained by an electronic commerce system, the method comprising:

receiving inputs via at least one web page by an operator of the electronic commerce web site;

creating a plurality of payment accounts corresponding to the plurality of users using the inputs received by the operator of the electronic commerce web site, each of said plurality of payment accounts configured for storing funds therein and each capable of being used by said plurality of users for effecting payment for network transactions associated with said electronic commerce web site;

sending an e-mail by the electronic commerce system to the buyer of the at least one item; receiving, via one of the electronic commerce web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment;

providing at least one payment page to the buyer after receiving the at least one input from the buyer;

receiving, via the at least one payment page, authorization from the buyer to effect payment to the seller of the at least one item; and

effecting payment to at least the seller of the at least one item by transferring funds to a one of the plurality of payment accounts corresponding to the seller.

Claim 48. (Cancelled)

49. (Previously Presented) The method according to Claim 47, wherein the step of effecting payment to at least the seller comprises:

deducting funds from a payment account of the plurality of payment accounts storing funds therein and corresponding to the buyer; and

transferring at least a portion of the deducted funds to at least one account corresponding to an operator of the electronic commerce web site.

Claims 50-54. (Cancelled)

55. (Previously Presented) An integrated electronic commerce and electronic payment platform for effecting payment for at least one item offered for sale via an electronic commerce web site by a seller and purchased by a buyer, where the electronic commerce web site is accessible by a plurality of users for listing items for sale and purchasing listed items, the electronic commerce web site being maintained by an electronic commerce system, the integrated electronic commerce and electronic payment computer platform having application software for performing a payment method comprising:

maintaining a plurality of payment accounts of said integrated platform, each of said plurality of payment accounts configured for storing funds therein and each capable of being used for effecting payment for network transactions associated with said electronic commerce web site and for complying to an incentive offer made by an operator of the electronic commerce web site, wherein said incentive offer provides for a user of said plurality of users to perform an activity via said electronic commerce web site which will cause a change in the amount of funds stored in a payment account corresponding to the user;

receiving at least one input from the buyer indicating an initiation to effect payment;  
providing at least one payment page to the buyer after receiving the at least one input  
from the buyer;  
receiving, via the at least one payment page, authorization from the buyer to use a  
particular payment method to effect payment to the seller;  
automatically determining in accordance with the particular payment method at least one  
payment account from the plurality of payment accounts which corresponds to the buyer for  
deducting funds therefrom;  
deducting funds from the at least one payment account corresponding to the buyer, and  
transferring at least a portion of the deducted funds to at least one payment account from  
the plurality of payment accounts which corresponds to the seller to effect payment to the seller,  
wherein the at least one payment account corresponding to the buyer and the at least one payment  
account corresponding to the seller are stored within a database system of the integrated  
platform, and wherein data stored within the database system are accessible by the plurality of  
users via a link of the electronic commerce web site.

Claims 56-60. (Cancelled)

61. (Previously Presented) The integrated electronic commerce and electronic  
payment platform according to Claim 55, wherein the electronic commerce system is an  
electronic auction system and the electronic commerce web site is an electronic auction web site.

62. (Currently Amended) A method for effecting an immediate payment for at least one item offered for auction sale by a seller and purchased by a buyer via an electronic commerce web site prior to the conclusion of the auction sale, where the electronic commerce web site is accessible by a plurality of users and maintained by an electronic commerce system, the method comprising:

receiving via the electronic commerce web site at least one input from the buyer indicating an initiation to purchase the at least one item offered for auction sale prior to said electronic commerce system receiving any bids for said at least one item;

providing at least one payment page to the buyer after receiving the at least one input from the buyer;

receiving, via the at least one payment page, authorization from the buyer to transfer funds from at least one payment account corresponding to the buyer to at least one payment account corresponding to the seller;

transferring funds from the at least one payment account storing funds therein and corresponding to the buyer to the at least one payment account corresponding to the seller in real-time to effect the immediate payment, wherein the at least one payment account corresponding to the buyer and the at least one payment account corresponding to the seller are configured for storing funds therein, and wherein the method for effecting the immediate payment does not provide for any interaction between the buyer and the seller;

terminating the auction sale by the electronic commerce system; and

notifying said plurality of users, including the seller, that the buyer purchased the at least one item prior to any bids being received by the electronic commerce system.

**Claims 63-69. (Cancelled)**

70. (Previously Presented) The method according to Claim 62, further comprising transferring funds to at least one account corresponding to the operator of the electronic commerce web site.

71. (Previously Presented) The method according to Claim 62, wherein the at least one payment account corresponding to the buyer and the at least one payment account corresponding to the seller are stored within a database of a payment system integrated with the electronic commerce system.

72. (Previously Presented) The method according to Claim 1, further comprising enabling the plurality of users to use funds stored within the plurality of accounts for complying to an incentive offer made by the operator of the electronic auction web site, wherein said incentive offer provides for the performance of an activity via said electronic auction web site which will cause a change in the amount of funds stored in a user's corresponding payment account.

73. (Currently Amended) A method for effecting payment to an electronic commerce merchant, said method comprising:

receiving instructions from an electronic commerce customer via a web page to authorize payment to said electronic commerce merchant;

determining whether the instructions include an authorization to use funds associated with a financial system to effect payment to said electronic commerce merchant;

instructing said financial system to use funds associated with said financial system if the instructions include an authorization to use funds associated with the financial system for effecting payment to said electronic commerce merchant; and

facilitating the transfer of funds associated with said financial system to a payment account associated with said electronic commerce merchant to effect payment to said electronic commerce merchant, wherein said method for effecting payment does not require the disclosure transfer of credit card and financial information corresponding to said electronic commerce customer to said electronic commerce merchant financial system.

74. (Previously Presented) The method according to Claim 73, further comprising accruing interest charges against said electronic commerce customer for the use of funds associated with said financial system for effecting payment to said electronic commerce merchant.